

CONTENT AREA
SHORT-TERM DISABILITY (STD)

ISSUE/QUESTION

- 1) If an employee files a claim with Standard for STD benefits, are the employee's STD insurance premiums waived?
- 2) If an employee cancels STD coverage when on Leave Without Pay (LWOP) and re-elects coverage upon return to work, will the employee be subject to the 60-day waiting period (during the next year of coverage) for late enrollment?

ANSWER

- 1) No, premiums are not waived because an employee **files a claim** for STD benefits with Standard.
However, once the employee is approved for STD benefits, the employee is granted a waiver of premiums.
- 2) If the employee re-enrolls in STD coverage upon return to work, and returns to work within 90 days of the end of her approved LWOP, the waiting period the employee was subject to prior to going on LWOP will remain in effect.

For example, if the employee was subject to the 30-day waiting period prior to going on LWOP, the employee will remain subject to the 30-day waiting period upon a return to work and re-enrollment in STD.

If, on the other hand, the employee was subject to a 60-day waiting period prior to going on LWOP, the employee will remain subject to the 60-day waiting period upon a return to work and re-enrollment in STD. This 60-day waiting period will remain in effect until the next open enrollment period when the waiting period will be reduced to 30 days.

AUTHORITY

Standard Insurance Group Policy Effective October 1, 1996 and Amended 2003

ISSUED

June 27, 2003